

1 CLAIMS

2 What is claimed is:

1

2 A method of assessing risks in an agricultural
3 enterprise comprising:

4 computing a marketing financial risk of an agricultural
5 enterprise:

6. receiving price risks of an agricultural market

7 associated with the agricultural enterprise;

8. computing a combined risk for the agricultural enterprise

based on the marketing, financial, risk and the price

1 \angle .

2 The method of claim 1 wherein the step of computing

3 a marketing financial risk is computing a weighted

4 average.

1 3 .

2 The method of claim 2 wherein the weighted average

3 includes a weighted Z-factor.

1 4:

3 The method of claim 2 wherein the weighted average

³ includes a weighted marginal income rate.

5.

2 The method of claim 1 wherein the step of computing
3 a marketing financial risk is computing a weighted
4 average of line of credit per acre, line of credit per
5 assured income, current ratio, ratio of working capital
6 to total crop expense, operating expense ratio, asset
7 turnover ratio, interest expense ratio, operating profit
8 ratio, return on assets ratio, line of credit to net
9 worth ratio, leverage ratio, z factor analysis, repayment
10 margin and marginal income rate.

6.

2 The method of claim 1 wherein the step of computing
3 a combined risk is multiplying the marketing financial
4 risk and the price risk.

1 7 .

2 A method for determining crop insurance coverage
3 comprising:

4 eliciting crop production information concerning an
5 agricultural production operation;

eliciting debt obligations of the agricultural production operation;

8 selecting a crop insurance coverage level greater
9 than the debt obligations.

10 8.

11 A computer program for determining crop insurance
12 coverage level comprising:

13 a loan amount input;

14 a total number of acres input;

15 a interest rate on a loan input:

16. to manage future price to press

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18     pre-sell input;
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19 an expected cas

20 an expected fall future price

21 a probability of reaching the expect

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22     input;  
23     an expected full cash basis input;
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²⁴ See, e.g., *U.S. v. Allard, 100 F.3d 125, 130 (1st Cir. 1996)*.

25 a cost of a call on unsold crop input;
26 a cost of a put option on pre-sold crop input;
27 a cost of a put option on unsold crop input;
28 a LDP value on pre-sold crop input;
29 a minimum price for an unsold harvest input;
30 a set of coverage level costs for insurance coverage
31 inputs;
32 a yield based on actual production history input;
33 an expected spring price input;
34 an expected harvest price input;
35 an anticipated pre-sell amount of crops input;
36 an anticipated harvest yield input;
37 a county loan price input;
38 a displayable output for the crop insurance coverage
39 level that provides the crop insurance coverage
40 level most likely to produce the most revenue; and
41 a calculation component capable of receiving the inputs
42 and performing mathematical operations on the inputs
43 to produce the output.

1 9.
2 The computer program of claim 8 further comprising a
3 type of crop input.

1 10.

2 The computer program of claim 8 further comprising
3 an estimated freedom to farm payment input, the
4 calculation component receiving the estimated freedom to
5 farm payment input.

1 11.

2 The computer program of claim 8 further comprising a
3 set of underwriting on futures trading allowability
4 inputs, the calculation component receiving the set of
5 underwriting on futures trading allowability inputs.

1 12.

2 The computer program of claim 8 wherein the output
3 is a part of a strategic agricultural marketing plan.

1 13.

2 The computer program of claim 8 wherein the computer
3 program is a spreadsheet.

1 14.

2 The computer program of claim 8 wherein the computer
3 program receives one or more inputs over the Internet.

1 15.

2 A method of providing agricultural marketing
3 services comprising:
4 developing agricultural marketing plans for agricultural
5 producers requiring updated marketing information;
6 tying financial obligations of the agricultural producers
7 to the use of the agricultural marketing plans;
8 providing marketing information to the agricultural
9 producers in order to update the agricultural
10 marketing plans.

1 16.

2 The method of claim 15 wherein the step of tying
3 financial obligations is requiring the agricultural
4 producers to use the agricultural marketing plans in
5 order to receive financing.

1 17.

2 A method of creating a strategic agricultural
3 marketing plan comprising:
4 eliciting information from a producer;
5 performing a financial assessment of the agricultural
6 enterprise;
7 calculating a marketing financial risk score;

8 receiving a price risk from a marketing service;
9 calculating a level of crop insurance; and
10 determining pre-sell quantities.

1 18.

2 A method of providing assured income for
3 agricultural crops comprising:
4 underwriting financing with a strategic marketing plan;
5 underwriting the strategic marketing plan with crop
6 insurance.

1 19.

2 The method of claim 18 further comprising:
3 updating the strategic marketing plan.